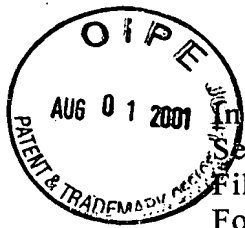


GAU 2161

Attorney Docket No.: 0051-1

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re application of: Philippe A. Bellosguardo Group Art Unit: 2161
Serial No.: 09/758,293 Examiner: Not Yet Assigned
Filed: January 11, 2001
For: "Anonymous Credit Card"
Docket No.: 0051-1

[Handwritten signature]

Assistant Commissioner For Patents
Washington, DC 20231

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Technology Center 2100

Sir:

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.97(b)**

In accordance with the duty of disclosure under 37 CFR. §1.56, Applicant hereby notifies the U.S. Patent and Trademark Office of the following documents, which are listed on the attached PTO-1449 Form. The Examiner may deem these documents to be relevant to patentability of the claims of the above-identified application. A copy of each of the documents is enclosed for convenience of the Examiner.


The submission of the listed documents is not intended as an admission that any of the documents constitutes prior art against the claims of the present application. Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

Applicants respectfully request that the listed documents be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO-1449 be returned in accordance with MPEP §609.

It is understood that no fee is necessary for submission of this Information Disclosure Statement, as it is being filed before the later of three months from the filing date or the mailing of the first Office Action on the merits.

For the reasons set forth above, it is submitted that no additional fee is required for this Information Disclosure Statement. However, in the event that the Commissioner deems that an additional fee is required, it is respectfully requested that applicant's attorney be contacted and accorded an opportunity to pay such additional fee.

Respectfully submitted,


Ernest D. Buff
Reg. No. 25,833

Enclosures

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Morristown, New Jersey 07960
(973) 644-0008

Dated: July 30, 2001

Certificate of Mailing by First Class Mail

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231 on July 30, 2001.


Signature

Ernest D. Buff
Attorney of Record

July 30, 2001
(Date)

0051-1-IDS

FORM PTO-1449 (Rev. 2-32)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO: 0051-1	SERIAL NO.: 09/758,293	RECEIVED AUG 03 2001 Technology Center 2100	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)				APPLICANT: Philippe A. Bellosguardo			
				FILING DATE: January 11, 2001	GROUP: 2161		

AUG 01 2001
 PATENT & TRADEMARK OFFICE
 EXAMINER ADV. REC.

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	3,971,916	07/27/76	Moreno	235	61.7 B	03-21-75	
	4,001,550	01/04/77	Schatz	235	61.7 B	12-04-75	
	4,007,355	02/08/77	Moreno	235	61.7 R	03-21-75	
	4,977,595	12/11/90	Ohta et al.	380	24	03-28-90	
	5,511,121	04/23/96	Yacobi	380	24	09-08-94	
	5,768,385	06/16/98	Simon	380	24	08-29-95	
	5,799,087	08/25/98	Rosen	380	24	04-21-95	
	5,864,830	01/26/99	Armetta et al.	705	41	02-13-97	
	5,884,290	03/16/99	Smorodinsky et al.	705	44	10-22-96	
	5,899,862	03/30/99	Ohta et al.	380	24	07-15-96	
	5,901,229	05/04/99	Fujisaki et al.	380	30	11-04-96	

FOREIGN PATENT DOCUMENTS								
							TRANSLATION	
		DOCUMENT NUMBER	DATE	PATENTEE OR APPLICANT	CLASS	SUBCLASS	YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)			

EXAMINER	DATE CONSIDERED
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Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

